

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Gloria M Ale

Case No. 15-29484

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/28/2015.
- 2) The plan was confirmed on 03/11/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/27/2018.
- 5) The case was dismissed on 09/14/2018.
- 6) Number of months from filing to last payment: 31.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,000.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$24,955.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$24,955.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,900.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,257.47
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,157.47**

Attorney fees paid and disclosed by debtor: \$1,100.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ECMC	Unsecured	12,070.00	12,188.59	12,188.59	0.00	0.00
PALISADES COLLECTION	Unsecured	155.49	NA	NA	0.00	0.00
RJM ACQUISITIONS LLC	Unsecured	43.98	NA	NA	0.00	0.00
ARMOR SYSTEMS CO	Unsecured	150.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	107.79	NA	NA	0.00	0.00
GENERAL REVENUE CORP	Unsecured	7,141.18	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	84.76	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	236.56	NA	NA	0.00	0.00
VATIV RECOVERY SOLUTION LLC	Unsecured	4,000.00	NA	NA	0.00	0.00
SHELLPOINT MORTGAGE SERVICING	Secured	35,000.00	35,000.00	35,000.00	20,797.53	0.00
SHELLPOINT MORTGAGE SERVICING	Secured	0.00	0.00	0.00	0.00	0.00
UNITED STUDENT AID FUNDS	Unsecured	NA	7,181.95	7,181.95	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	29,704.76	29,704.76	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	96,869.66	96,869.66	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	54,082.00	24,849.84	24,849.84	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$35,000.00	\$20,797.53	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$35,000.00</b>	<b>\$20,797.53</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$170,794.80</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,157.47</u>
Disbursements to Creditors	<u>\$20,797.53</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$24,955.00</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/03/2018

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.